

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Steven Gardner
Debtor

Case No. 17-03154-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 01, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2022:

Recip ID	Recipient Name and Address
db	+ Michael Steven Gardner, 705 South Market Street, Mechanicsburg, PA 17055-6413
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
4951805	+ Ditech, Attn: Bankruptcy Department, PO Box 6172, Rapid City, SD 57709-6172
4964878	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
4951806	+ KML Law Group, PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5218855	+ LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068
5218856	+ LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC., P.O. Box 8068 Virginia Beach VA 23450-8068
4963208	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
4951816	US Department of Education, Attn: National Payment Center, PO Box 105028, Atlanta, GA 30348-5028

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5064813	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 01 2022 18:47:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
4951804	+ EDI: CCS.COM	Mar 01 2022 23:48:00	Credit Collection Services, 725 Canton Street, PO Box 607, Norwood, MA 02062-0607
4983861	EDI: NAVIENTFKASMDOE.COM	Mar 01 2022 23:48:00	Navient Solutions LLC obo the dept of education, Navient Solutions LLC obo, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4951807	+ EDI: NAVIENTFKASMSERV.COM	Mar 01 2022 23:48:00	Navient Solutions, Inc., PO Box 9500, Wilkes Barre, PA 18773-9500
4988868	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 01 2022 18:45:39	PYOD, LLC its successors and assigns as assignee, of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
4974838	EDI: AIS.COM	Mar 01 2022 23:48:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4957695	EDI: WFFC.COM	Mar 01 2022 23:48:00	Wells Fargo Bank, N.A., dba Wells Fargo Dealer S, PO Box 19657, irvine, CA 92623-9657
4951820	+ EDI: WFFC.COM	Mar 01 2022 23:48:00	Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4951808	*+	Navient Solutions, Inc., PO Box 9500, Wilkes Barre, PA 18773-9500

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4951809	*+	Navient Solutions, Inc., PO Box 9500, Wilkes Barre, PA 18773-9500
4951810	*+	Navient Solutions, Inc., PO Box 9500, Wilkes Barre, PA 18773-9500
4951811	*+	Navient Solutions, Inc., PO Box 9500, Wilkes Barre, PA 18773-9500
4951812	*+	Navient Solutions, Inc., PO Box 9500, Wilkes Barre, PA 18773-9500
4951813	*+	Navient Solutions, Inc., PO Box 9500, Wilkes Barre, PA 18773-9500
4951814	*+	Navient Solutions, Inc., PO Box 9500, Wilkes Barre, PA 18773-9500
4951815	*+	Navient Solutions, Inc., PO Box 9500, Wilkes Barre, PA 18773-9500
4951817	*	US Department of Education, Attn: National Payment Center, PO Box 105028, Atlanta, GA 30348-5028
4951818	*	US Department of Education, Attn: National Payment Center, PO Box 105028, Atlanta, GA 30348-5028
4951819	*	US Department of Education, Attn: National Payment Center, PO Box 105028, Atlanta, GA 30348-5028

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2022 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor DITECH FINANCIAL LLC afogle@rascrane.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor LoanCare LLC bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Michael Steven Gardner pmurphy@dplglaw.com kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor LoanCare LLC bkgroup@kmlawgroup.com
Sindi Mncina	on behalf of Creditor LoanCare LLC smncina@raslg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Michael Steven Gardner**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:17-bk-03154-HWV**

Social Security number or ITIN xxx-xx-9350
EIN --_-----

Social Security number or ITIN -----
EIN --_-----

Order of Discharge

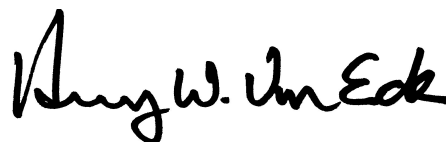
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Steven Gardner

3/1/22

By the
court:



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.